

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE: )  
 )  
Michael Story, ) CASE NO. 16 B 40789  
 ) HON. Jacqueline P. Cox  
 ) CHAPTER 13  
DEBTOR. )

**NOTICE OF MOTION**

TO: Tom Vaughn, Chapter 13 Trustee, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603;

Anna Valencia, City Clerk, 121 N. LaSalle Street, Room 107, Chicago, IL 60602;

See attached Service List.

Please take notice that on April 27, 2020, at 9:00 a.m., in Courtroom 680 of the United States Bankruptcy Court, Everett McKinley Dirksen Building, 219 S. Dearborn Street, Chicago, Illinois 60604, I shall appear before the Honorable Judge Jacqueline P. Cox or before any judge sitting in her place and stead, and shall then and there present the attached motion at which place and time you may appear if you see fit.

A party who objects to this motion and wants it called must file a Notice of Objection no later than two (2) business days before the presentment date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion without a hearing before the date of presentment.

**PROOF OF SERVICE**

The undersigned, an attorney, certifies that he sent this notice and the attached motion on April 3, 2020, to:

The Chapter 13 Trustee listed above via electronic notice;

The creditors listed above and the attached service list via U.S. Mail with postage prepaid from the mailbox located at 20 S. Clark Street, Chicago, IL 60603.

/s/ Steve Miljus  
Attorney for Debtor  
The Semrad Law Firm, LLC  
20 S. Clark Street, 28<sup>th</sup> Floor  
Chicago, IL 60603  
(312) 913-0625

Label Matrix for local noticing

0752-1

Case 16-40789

Northern District of Illinois

Eastern Division

Fri Apr 3 08:20:01 CDT 2020

Ally Financial

PO Box 130424

Roseville MN 55113-0004

U.S. Bankruptcy Court

Eastern Division

219 S Dearborn

7th Floor

Chicago, IL 60604-1702

American InfoSource LP as agent for

T Mobile/T-Mobile USA Inc

PO Box 248848

Oklahoma City, OK 73124-8848

ALLY FINANCIAL

200 RENAISSANCE CTR

DETROIT, MI 48243-1300

Big Picture Loans

P.O. Box 704

Watersmeet, MI 49969-0704

CAVALRY PORTFOLIO SERV

4050 E COTTON CENTER BLV

PHOENIX, AZ 85040-8862

CENTRAL CREDIT UN OF I

1001 MANNHEIM ROAD

BELLWOOD, IL 60104-2391

Cash America Today

1338 S Foothill Dr # 195

Salt Lake Cty, UT 84108-2321

Cavalry SPV I, LLC

500 Summit Lake Drive, Ste 400

Valhalla, NY 10595-2321

ERC

PO Box 23870

Jacksonville, FL 32241-3870

FNB OMAHA

PO BOX 3412

OMAHA, NE 68103-0412

Great American Finance Company

20 N Wacker Dr, Ste 2275

Chicago, IL 60606-1294

(p)ILLINOIS DEPARTMENT OF REVENUE

BANKRUPTCY UNIT

PO BOX 19035

SPRINGFIELD IL 62794-9035

MARINR FINC

1748 Gunbarrel Rd #100

Chattanooga, TN 37421-4725

MERRICK BANK

POB 9201

OLD BETHPAGE, NY 11804-9001

MERRICK BANK

Resurgent Capital Services

PO Box 10368

Greenville, SC 29603-0368

Mariner Finance, LLC

8211 Town Center Drive

Nottingham, MD 21236-5904

Patriot's Custom Wheels

Po Box 31021

Tampa, Florida 33631-3021

Patriot's Home &amp; Auto Outfitters

13860 Booker T. Washington Hwy.,

Ste. 100

Moneta, VA 24121-6264

Speedy Cash

11100 S. Cicero Avenue

Alsip, Illinois 60803-2828

Speedy Cash

P.O. Box 780408

Wichita, KS 67278-0408

Speedy Cash

Po Box 782648

Wichita, KS 67278-2648

WEBBANK/FINGERHUT

6250 RIDGEWOOD RD

SAINT CLOUD, MN 56303-0820

Michael Story

3731 W. 83rd St

Chicago, IL 60652-2401

Morsheda Hashem

The Semrad Law Firm, LLC

20 S. Clark St, 28th Floor

Chicago, IL 60603-1811

Patrick S Layng

Office of the U.S. Trustee, Region 11

219 S Dearborn St

Room 873

Chicago, IL 60604-2027

Steve Miljus

The Semrad Law Firm, LLC

20 S Clark, 28th

Chicago, IL 60603

Tom Vaughn

55 E. Monroe Street, Suite 3850

Chicago, IL 60603-5764

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

IDOR-Bankruptcy Section  
PO Box 64338  
Chicago, IL 60664

(d)Illinois Department of Revenue  
Bankruptcy Unit  
PO Box 19035  
Springfield, IL 62794-9035

End of Label Matrix	
Mailable recipients	28
Bypassed recipients	0
Total	28

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	
	)	CASE NO. 16 B 40789
Michael Story,	)	HON. Jacqueline P. Cox
	)	CHAPTER 13
DEBTOR.	)	

**MOTION TO MODIFY PLAN**

Michael Story, Debtor, by and through Debtor's attorneys, The Semrad Law Firm, LLC, moves this Honorable Court to enter an Order modifying the Chapter 13 Plan, Debtor states as follows:

1. This Court has jurisdiction over this proceeding pursuant to 28 U.S.C §§1334 & 157. This is a core proceeding pursuant to 28 U.S.C. §157.
2. Debtor filed the above captioned voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code on December 30, 2016.
3. On March 6, 2017, this Honorable Court entered an Order confirming the Debtor's Chapter 13 Plan of reorganization.
4. The confirmed Chapter 13 Plan requires the Debtor to make plan payments to the Chapter 13 Trustee in the amount of \$600.00 per month for 36 months. Secured creditors are to be paid 100.00% and general unsecured creditors are to be paid 10.00% of their allowed claims.
5. The Debtor was unable to afford both his regular expenses and plan payments. As a result, a default accrued.
6. The Debtor's income has decreased since filing, and he cannot afford the current plan payment.

7. Debtor is in position to make plan payments of \$400.00 per month.
8. Debtor's confirmed Chapter 13 Plan Section G, Paragraph 1 currently states: Commencing with the March 2018 plan payment, ALLY FINANCIAL shall receive set payments in the amount of \$542.00 per month.
9. Debtor seeks to amend Section G, Paragraph 1 to state that Commencing with the May 2020 plan payment, ALLY FINANCIAL shall receive set payments in the amount of \$542.00 per month.
10. Debtor respectfully requests this Honorable Court to defer the current plan default to the end of the plan of reorganization.
11. Debtor further requests this Honorable Court to decrease Chapter 13 Trustee plan payments to \$400.00 per month for the remainder of the plan.
12. Debtor further requests this Honorable Court to decrease the percentage paid to general unsecured creditors to a minimum of 1.00 % of their allowed claims.
13. Debtor further requests this Honorable Court enter an Order modifying Section G, Paragraph 1 of Debtor's confirmed Chapter 13 Plan to state that Commencing with the May 2020 plan payment, ALLY FINANCIAL shall receive set payments in the amount of \$542.00 per month.
14. Debtor further requests that nothing in this motion shall require the Trustee to perform collections from creditors pursuant to any prior plan.
15. Debtor has filed the instant case in good faith and is in a position to proceed.

WHEREFORE, Debtor, Michael Story, prays this Honorable Court for the following relief:

- A. That this Honorable Court enter an Order modifying the Debtor's Chapter 13 Plan in order to defer the current plan default to the end of the plan of reorganization;

and

- B. That this Honorable Court enter an Order decreasing Debtor's Chapter 13 Trustee plan payments to \$400.00 per month for the remainder of the plan; and
- C. That this Honorable Court enter an Order decreasing the percentage paid to general unsecured creditors to a minimum of 1.00 % of their allowed claims; and
- D. That this Honorable Court enter an Order modifying the confirmed Chapter 13 Plan at Section G, Paragraph 1 to state that Commencing with the May 2020 plan payment, ALLY FINANCIAL shall receive set payments in the amount of \$542.00 per month; and
- E. That this Honorable Court enter an Order stating nothing shall require the Trustee to perform collections from creditors pursuant to any prior plan; and
- F. That this Honorable Court order any further relief as the Court may deem fair and proper.

Respectfully Submitted,

/s/ Steve Miljus

Attorney for Debtor

The Semrad Law Firm, LLC

20 S. Clark Street, 28th Floor

Chicago, IL 60603

(312) 913-0625